

03C9 #3
 RUB. 7-30-61
 Docket No.: 1986-002-00
 (PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
 Errol O. Kendall, et al.

Application No.: Not Yet Assigned

Filed: January 10, 2001

For: SYSTEM FOR APPRAISING A FINANCIAL
 PRODUCT



09756906
 Group Art Unit: N/A

Examiner: Not Yet Assigned

INFORMATION DISCLOSURE STATEMENT (IDS)

Assistant Commissioner for Patents
 Washington, DC 20231

Dear Sir:

Pursuant to 37 CFR 1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement accompanies the new patent application submitted herewith.

A copy of each reference on PTO/SB/08 is attached.

A full translation of the non-English language references is enclosed.

While the information and references disclosed in this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an

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admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Commissioner is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-0911, under Order No. 1986-002-00. A duplicate copy of this paper is enclosed.

Dated: February 12, 2001

Respectfully submitted,

By 

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Complete if Known			
		Application Number	Not Yet Assigned		
		Filing Date	January 10, 2000		
		First Named Inventor	Errol O. Kendal		
		Group Art Unit	N/A		
		Examiner Name	Not Yet Assigned		
Sheet	1	of	1	Attorney Docket Number	1986-002-00

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, Application, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	A	Bragg Associates, Inc., <i>Actuarial Counselling Report</i> , 1995, pp: 1-10	/
	B	Bragg Associates, Inc., <i>About the Bragg Index Methodology</i> , 1995, pp: 1-3	/
	C	Bragg Associates, Inc., <i>Bragg Index</i> , May 10, 1995, Volume 1, pp: 1-2	/
	D	Physician's Money Digiest, <i>Don't Get Ripped Off When Buying Life Insurance</i> , February, 1996, pp: 29-30	/
	E	Martin Weiss' Safe Money Report, <i>A new collapse in long-term bonds will make 1994 look like a picnic. Wait for yields of 9% or better before buying</i> , June 14, 1995, Issue #254, pp: 1-2	/
	F	Consumer Reports, <i>Time To Think About Life Insurance</i> , July, 1993, pp: 431-603	/
	G	The Bragg Index and Statusquote, <i>Differentiating KeyCorp's Life Insurance Business</i> , Atlanta, Georgia, February 17, 1997, pp: 1-13	/
	H	National Underwriter, <i>The Life Industry Needs A Product-Rating System</i> , April 17, 1996, pp: 11-2	
	I	National Underwriter, <i>Black Box Alien's Been Sighted on Annuity Block</i> , July 15, 1996, pp: 16	
	J	National Underwriter, <i>Product Ratings May Be Closer Than You Think</i> , October 28, 1996, pp: 23	

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached